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United States Bankruptcy Court Western District of Pennsylvania				Volu	ntary Petition			
Name of Debtor (if individual, enter Last, First, Midd Martinez, Jessica L	ile):		Name of Jo	oint Debt	or (Spou	ise) (Last, First,	Middle):	
All Other Names used by the Debtor in the last 8 year (include married, maiden, and trade names): Jessica L Johnson	rs					e Joint Debtor is nd trade names)		years
Last four digits of Soc. Sec. or Individual-Taxpayer I. (if more than one, state all): 5286	D. (ITIN) /Com	plete EIN	Last four d				axpayer I.D.	. (ITIN) /Complete EIN
Street Address of Debtor (No. & Street, City, State & 2366 Potomac Avenue Pittsburgh, PA	z Zip Code):		Street Add	ress of Jo	int Deb	tor (No. & Stree	et, City, State	e & Zip Code):
ritisburgii, FA	ZIPCODE 15	216					Z	IPCODE
County of Residence or of the Principal Place of Busi			County of	Residence	e or of t	he Principal Pla	ce of Busine	ess:
Mailing Address of Debtor (if different from street ad	ldress)		Mailing Ad	ddress of	Joint De	ebtor (if differen	t from stree	t address):
Γ	ZIPCODE						Z	IPCODE
Location of Principal Assets of Business Debtor (if d	ifferent from str	eet address	above):					
							Z	IPCODE
Type of Debtor (Form of Organization)		Nature of (Check o				the Petitio		Code Under Which Check one box.)
(Check one box.) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	U.S.C. § Railroad Stockbro	sset Real Es 101(51B) ker lity Broker	s tate as defined i	n 11	☐ Ch	napter 7 napter 9 napter 11 napter 12 napter 13	Recog Main Chapt Recog Nonn	ter 15 Petition for gnition of a Foreign Proceeding ter 15 Petition for gnition of a Foreign nain Proceeding
	Other	Dank					Nature of D Check one	
Chapter 15 Debtor Country of debtor's center of main interests:						ebts are primaril	y consumer	Debts are primarily
Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Debtor is Title 26 o	a tax-exem	f applicable.) pt organization d States Code (the		§ 1 ind per	ots, defined in 1 01(8) as "incurr lividual primaril rsonal, family, or d purpose."	red by an y for a	business debts.
Filing Fee (Check one box)	Internar I	Kevenue Co	de).			oter 11 Debtors	<u> </u>	
Full Filing Fee attached Filing Fee to be paid in installments (Applicable to only). Must attach signed application for the court' consideration certifying that the debtor is unable to except in installments. Rule 1006(b). See Official 1	s pay fee	Debtor Check if:	is a small busing is not a small busing saggregate nonco	ousiness d	or as def lebtor as	Fined in 11 U.S.s defined in 11 U	C. § 101(511 J.S.C. § 101 lebts owed to	(51D). insiders or affiliates) are less
Filing Fee waiver requested (Applicable to chapter only). Must attach signed application for the court' consideration. See Official Form 3B.		A plan	applicable box is being filed w tances of the pla ance with 11 U.	rith this p in were so	olicited p	prepetition from	one or more	e classes of creditors, in
Statistical/Administrative Information Debtor estimates that funds will be available for or Debtor estimates that, after any exempt property distribution to unsecured creditors.				id, there v	vill be n	o funds availabl	e for	THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors		1-		25,001- 50,000		50,001- 100,000	Over 100,000	
		000,001	\$50,000,001 to \$100 million	\$100,000 to \$500		\$500,000,001 to \$1 billion	More than \$1 billion	
Estimated Liabilities		000,001	\$50,000,001 to			\$500,000,001	More than	

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Case 14-24793-GLT B1 (Official Form 1) (04/13) Page 2 Document Page 2 of 37 Name of Debtor(s): Voluntary Petition Martinez, Jessica L (This page must be completed and filed in every case) All Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: None Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: None District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms (To be completed if debtor is an individual whose debts are primarily consumer debts.) 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is I, the attorney for the petitioner named in the foregoing petition, declare requesting relief under chapter 11.) that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have Exhibit A is attached and made a part of this petition. explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b). X /s/ Paul M. Daniels, Esq. 12/09/14 Signature of Attorney for Debtor(s) Date Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health Yes, and Exhibit C is attached and made a part of this petition. **▼** No Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached a made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Doc 1

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Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Martinez, Jessica L		
Signa	itures		
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X /s/ Jessica L Martinez Signature of Debtor Telephone Number (If not represented by attorney) December 9, 2014	Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X Signature of Foreign Representative Printed Name of Foreign Representative		
Date Signature of Attorney*	Signature of Non-Attorney Petition Preparer		
X /s/ Paul M. Daniels, Esq. Signature of Attorney for Debtor(s) Paul M. Daniels, Esq. 25803 Paul M. Daniels and Associates 2403 Sidney Street Suite 250B Pittsburgh, PA 15203 (412) 381-8809 Fax: (412) 381-4594 paul@pauldanielslaw.com	I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.		
December 9, 2014	Printed Name and title, if any, of Bankruptcy Petition Preparer Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)		
Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address		
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Signature Date Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.		
X Signature of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:		

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 14-24793-GLT B1D (Official Form 1, Exhibit D) (12/09)

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Western District of Pennsylvania

IN RE:	Case No.
Martinez, Jessica L	Chapter 7
Debtor(s)	•
	OR'S STATEMENT OF COMPLIANCE LING REQUIREMENT
do so, you are not eligible to file a bankruptcy case, and the co whatever filing fee you paid, and your creditors will be able to	statements regarding credit counseling listed below. If you cannot ourt can dismiss any case you do file. If that happens, you will lose o resume collection activities against you. If your case is dismissed red to pay a second filing fee and you may have to take extra steps
Every individual debtor must file this Exhibit D. If a joint petition is one of the five statements below and attach any documents as dire	s filed, each spouse must complete and file a separate Exhibit D. Check ected.
the United States trustee or bankruptcy administrator that outlined	ase, I received a briefing from a credit counseling agency approved by d the opportunities for available credit counseling and assisted me in the agency describing the services provided to me. Attach a copy of the ugh the agency.
the United States trustee or bankruptcy administrator that outlined performing a related budget analysis, but I do not have a certificate	ase, I received a briefing from a credit counseling agency approved by d the opportunities for available credit counseling and assisted me in a from the agency describing the services provided to me. You must file wided to you and a copy of any debt repayment plan developed through ed.
	pproved agency but was unable to obtain the services during the seven ent circumstances merit a temporary waiver of the credit counseling cigent circumstances here.]
you file your bankruptcy petition and promptly file a certificate of any debt management plan developed through the agency. F	obtain the credit counseling briefing within the first 30 days after from the agency that provided the counseling, together with a copy Failure to fulfill these requirements may result in dismissal of your y for cause and is limited to a maximum of 15 days. Your case may
	ns for filing your bankruptcy case without first receiving a credit
4. I am not required to receive a credit counseling briefing beca motion for determination by the court.]	use of: [Check the applicable statement.] [Must be accompanied by a
	by reason of mental illness or mental deficiency so as to be incapable inancial responsibilities.);
 Disability. (Defined in 11 U.S.C. § 109(h)(4) as physical participate in a credit counseling briefing in person, by tele Active military duty in a military combat zone. 	lly impaired to the extent of being unable, after reasonable effort, to ephone, or through the Internet.);
5. The United States trustee or bankruptcy administrator has de does not apply in this district.	etermined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provide	ed above is true and correct.
Signature of Debtor: /s/ Jessica L Martinez	

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Date: December 9, 2014

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UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1167 filing fee, \$550 administrative fee: Total fee \$1717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

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IN RE:	Case No	_
Martinez, Jessica L	Chapter 7	
Debtor(s)	•	
CERTIFICATION OF NOTICE TO	` /	

	E TO CONSUMER DEBTOR(S) E BANKRUPTCY CODE	
Certificate of [Non-Attorney]	Bankruptcy Petition Preparer	
I, the [non-attorney] bankruptcy petition preparer signing the debto notice, as required by § 342(b) of the Bankruptcy Code.	r's petition, hereby certify that I delive	ered to the debtor the attached
Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	petition prepa the Social Sec principal, resp the bankruptc	ry number (If the bankruptcy arer is not an individual, state curity number of the officer, consible person, or partner of y petition preparer.)
X	consible person, or	11 U.S.C. § 110.)
Certificate	of the Debtor	
I (We), the debtor(s), affirm that I (we) have received and read the	attached notice, as required by § 342(b	o) of the Bankruptcy Code.
Martinez, Jessica L	X /s/ Jessica L Martinez	12/09/2014
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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Fill in this information to id	entify your case:		Check one box only as directed in this form and
Debtor 1 Jessica L Mai			Form 22A-1Supp:
First Name Debtor 2	Middl e Na me	Last Nam e	1. There is no presumption of abuse.
(Spouse, if filing) First Name United States Bankruptcy Court for	Middle Name or the: Western District	Last Nam e of Pennsylvania	2. The calculation to determine if a presumption of abuse applies will be made under <i>Chapter 7 M Test Calculation</i> (Official Form 22A–2).
Case number(If known)			3. The Means Test does not apply now because qualified military service but it could apply later
			☐ Check if this is an amended filing

Official Form 22A-1

Chapter 7 Statement of Your Current Monthly Income

12/14

Means

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional

primar il y c	te your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have onsumer debts or because of qualifying military service, complete and file Statement of Exemption from Presumption of Abuse Under (Official Form 22A-1Supp) with this form.
Part 1:	Calculate Your Current Monthly Income
_	s your marital and filing status? Check one only. ot married. Fill out Column A, lines 2-11.

Living in the same household and are not legally separated. Fill out both Columns A and B, lines 2-11. Living separately or are legally separated. Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbank ruptcy law that applies or that you and your spouse

are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(7)(B). Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not

include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have not hing to report for any line, write \$0 in the space.

Married and your spouse is filing with you. Fill out both Columns A and B, lines 2-11.

Married and your spouse is NOT filing with you. You and your spouse are:

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payrol I deductions).	\$_ 3,547.32	\$0.00
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$0.00	\$0.00
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and room mates. Include regular contributions from a spouse only if Column B is not filled in. Do not include pay ments you listed on line 3.	\$ <u> 0.00</u>	\$0.00
Net income from operating a business, profession, or farm Gross receipts (before all deductions) \$ 1,703.33		
Ordinary and neces sary operating expenses - \$\frac{2,541.83}{2.84}		
Net monthly income from a business, profession, or farm \$0.00 Copyhere→	\$ <u> 0.00</u>	\$ 0.00
6. Net income from rental and other real property Gross receipts (before all deductions) Ordinary and neces sary operating expenses \$\frac{1,300.00}{-\\$1,400.00}\$		
Net monthly income from rental or other real property \$ 0.00 Copyhere→	\$0.00	\$ 0.00
7. Interest, dividends, and royalties	\$0.00	\$0.00

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Jessica L Martinez

Debtor 1	Jessica L Martinez		Case number (if known)		
	First Name Middl e Nam e Last Name				
			Column A Debtor 1	Column B Debtor 2 or non-filing spouse	
8. Unem	ployment compensation		\$0.00	\$0.00	
	t enter the amount if you contend that the amthe Social Security Act. Instead, list it here:				
For	you	\$0.00			
For	your spouse	······ \$ <u>0.00</u>			
	ion or retirement income. Do not include any it under the Social Security Act.	amount received that was a	\$ 0.00	\$ 0.00	
Do no as a v	ne from all other sources not listed above of include any benefits received under the Societim of a war crime, a crime against humanity ism. If necessary, list other sources on a separate	ial Security Act or pay ments re y, or international or domestic	ec eived		
10a. ₋			\$	\$	
10b		_	\$	\$	
10c.	Total amounts from separate pages, if any.		+\$ <u>0.00</u>	+ \$ <u>0.00</u>	
	relate your total current monthly income. Ad an. Then add the total for Column A to the total		\$ <u>3,547.32</u>	+ \$0.00	\$_3,547.32 Total current month
David 0	Debenous and Marchen and Marchen Treat	Analla a As Mau			income
Part 2:	Determine Whether the Means Test	Applies to You			
	late your current monthly income for the y			. [A 0.547.00
	Copy your total current monthly income from		Сору	line 11 here 7 12a.	\$ <u>3,547.32</u>
	Multiply by 12 (the number of months in a year	,		г	x 12
12b.	The result is your annual income for this part	of the form.		12b.	\$ <u>42,567.84</u>
13. Calcu	late the median family income that applies	to you. Follow these steps:			
Fill in	the state in which you live.	Pennsylvania			
Fill in	the number of people in your hous ehold.	2		-	
To find	the median family income for your state and s d a list of applicable median income amounts, ctions for this form. This list may also be avail	go online using the link speci	fied in the separate	13.	\$_56,946.00
	do the lines compare?				
14a. 🐿	Line 12b is less than or equal to line 13. O Go to Part 3.	n the top of page 1, check box	1, There is no presumption	n of abuse.	
14b. 🖵	Line 12b is more than I ine 13. On the top of Go to Part 3 and fill out Form 22A-2.	f page 1, check box 2, The pr	esumption of abuse is dete	rmined by Form 22A-	2.
Part 3:	Sign Below				
	By signing here, I declare under penalty of p	perjury that the information on	t his statement and in any a	ttachments is true and	d correct.
	✗/s/ Jessica L Martinez	,	x		
	Signature of Debtor 1		Signature of Debtor 2		
	Date December 9, 2014		Date MM / DD / YYYY	_	
	If you checked line 14a, do NOT fill out or fi	le Form 22A –2.			
	If you checked line 14b, fill out Form 22A-2	and file it with this form.			

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IN RE:		Case No.
Martinez, Jessica L		Chapter 7
	Debtor(s)	•

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 140,000.00		
B - Personal Property	Yes	3	\$ 65,608.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 199,405.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$ 31,205.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$ 4,070.05
J - Current Expenditures of Individual Debtor(s)	Yes	3			\$ 3,972.00
	TOTAL	16	\$ 205,608.00	\$ 230,610.00	

B 6 Summary (Official Form 6 Summary) (12/14) C 1	Filed 12/09/14	Entered 12/09/14 09:58:51	Desc Main
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	Western District of	1 0	

IN RE:		Case No
Martinez, Jessica L		Chapter 7
De	tor(s)	•

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability		Amount
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)		0.00
TOTAL	\$	0.00

State the following:

Average Income (from Schedule I, Line 12)	\$ 4,070.05
Average Expenses (from Schedule J, Line 22)	\$ 3,972.00
Current Monthly Income (from Form 22A-1 Line 11; OR , Form 22B Line 14; OR , Form 22C-1 Line 14)	\$ 3,547.32

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 15,125.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 31,205.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 46,330.00

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Desc Main

(If known)

IN RE Martinez, Jessica L

Debtor(s)

Case No. ___

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
single family residence: 3 Rue D Etratat Destin, FL 32541	Tenancy in Common	J	140,000.00	145,948.00

TOTAL

140,000.00

(Report also on Summary of Schedules)

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Debtor(s)

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(If known)

IN RE Martinez, Jessica L

Case No. _

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		cash on hand		100.00
2.	Checking, savings or other financial		USAA Federal Savings Bank - checking account	J	1,698.00
	accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		USAA Federal Savings Bank - savings account	J	1.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Х			
4.	Household goods and furnishings, include audio, video, and computer equipment.		household furniture, goods, and appliances- no item greater than \$575 (list available upon request)	J	3,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		womens clothing	w	500.00
7.	Furs and jewelry.		misc. costume jewelry	W	1,000.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		USAA term life insurance policy		0.00
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		USAA Roth IRA USAA Thrift Savings Plan		5,449.00 9,080.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
14.	Interests in partnerships or joint ventures. Itemize.	X			

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IN RE Martinez, Jessica L

_ Case No. ___ (If known)

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16.	Accounts receivable.	Х			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	Х			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and		2012 Dodge Charger (good condition)		15,600.00
	other vehicles and accessories.		2012 Nissan Armada (good condition)		28,680.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	Х			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	Х			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			

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(If known)

IN RE Martinez, Jessica L

Debtor(s)

Case No. _

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
35. Other personal property of any kind not already listed. Itemize.	Х			
		TO.	TAL	65,608.00

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IN RE Martinez, Jessica L

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Case No. __ (If known)

Debtor(s)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

Check if debtor claims a homestead exemption that exceeds \$155,675. *

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
eash on hand	11 USC § 522(d)(5)	100.00	100.00
JSAA Federal Savings Bank - checking account	11 USC § 522(d)(5)	1,698.00	1,698.00
ISAA Federal Savings Bank - savings ccount	11 USC § 522(d)(5)	1.00	1.00
ousehold furniture, goods, and ppliances- no item greater than \$575 (list vailable upon request)	11 USC § 522(d)(3)	3,500.00	3,500.00
vomens clothing	11 USC § 522(d)(3)	500.00	500.00
nisc. costume jewelry	11 USC § 522(d)(4)	1,000.00	1,000.00
JSAA Roth IRA	11 USC § 522(d)(12)	5,449.00	5,449.00
JSAA Thrift Savings Plan	11 USC § 522(d)(12)	9,080.00	9,080.00

^{*} Amount subject to adjustment on 4/1/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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IN RE Martinez, Jessica L

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Debtor(s)

Case No. _____(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. XXXX			Incurred 8/2011, senior mortgage lien- 3				145,948.00	5,948.00
Nationstar Mortgage LLC P.O. Box 199111 Dallas, TX 75219			Rue D, Etrata, Destin, FL					
			VALUE \$ 140,000.00					
ACCOUNT NO. XXXX			Incurred 4/2012, auto Ioan- 2012 Nissan				32,156.00	3,476.00
Suntrust Bank P.O. Box 85526 Richmond, VA 23285			Armada					
			VALUE \$ 28,680.00					
ACCOUNT NO. XXXX			Incurred 5/2012, auto Ioan- 2012 Dodge				21,301.00	5,701.00
USAA Federal Savings Bank 20750 W IH 10 USAA Bldg P3 East San Antonio, TX 78288			Charger VALUE \$ 15,600.00					
ACCOUNT NO.			VALUE 13,000.00		H			
ACCOUNT NO.			VALUE \$					
0 continuation sheets attached	•		(Total of th	is p	otota page Tota	e)	\$ 199,405.00	\$ 15,125.00

Total (Use only on last page)

(Report also on Summary of Schedules.)

199,405.00

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

15,125.00

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IN RE Martinez, Jessica L

Debtor(s) Case No.

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

liste	eport the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority d on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on Statistical Summary of Certain Liabilities and Related Data.
	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
	0 continuation sheets attached

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Debtor(s)

Case No.

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXX			Incurred 7/2006, deficiency balance				
Capital One PO Box 30253 Salt Lake City, UT 84130							3,436.00
ACCOUNT NO. XXXX			Incurred 10/2004, auto repair and maintenance	П			·
Capital One Bank PO Box 30281 Salt Lake City, UT 84130							59.00
ACCOUNT NO. XXXX			Incurred 9/2008, purchase of gasoline,				
Discover Bank P.O. Box 15316 Wilmington, DE 19850			transportation expenses				2,881.00
ACCOUNT NO. XXXX			Incurred 11/2007, home maintenance expenses				2,001.00
Discover Bank P.O. Box 15316 Wilmington, DE 19850							
							804.00
1 continuation sheets attached			(Total of th	_	age	;)	\$ 7,180.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules and, if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	tica	n ıl	\$

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IN RE Martinez, Jessica L

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXX			Incurred 4/2010, deficiency balance from				
Mercedes Benz Financial P.O. Box 961 Roanoke, TX 76262	+		respossession				14,133.00
ACCOUNT NO VVV			Incurred 4/2010, personal loan- home				14,133.00
ACCOUNT NO. XXXX USAA Savings Bank PO Box 33009 San Antonio, TX 78265			maintnenace and repair, transportation expenses				
ACCOUNT NO.							9,892.00
ACCOUNT NO.	-						
ACCOUNT NO.	-						
ACCOUNT NO.	-						
ACCOUNT NO.	-						
Sheet no1 of1 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	Sub is p			\$ 24,025.00

(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

31,205.00

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IN RE Martinez, Jessica L

Case No.

Debtor(s)

(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases. DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. NAME AND MAILING ADDRESS, INCLUDING ZIP CODE STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. OF OTHER PARTIES TO LEASE OR CONTRACT STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. Volus McKenna residential lease 2366 Potomac Avenue Pittsburgh, PA 15216

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Debtor(s)

IN RE Martinez, Jessica L

ase mo.	
	(If known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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Fill in this information to	o identify ye	our case:			
Debtor 1 Jessica L I	Martinoz				
First Name	iviai tillez	Middle Name	Last Name	_	
Debtor 2 (Spouse, if filing) First Name		Middle Name	Last Name		
United States Bankruptcy Co	ourt for the: We	estern District of Pennsylva	nia		
			-	Check if thi	s is:
(If known)				An ame	S
					ement showing post-petition 13 income as of the following date:
Official Form 6I				MM / DD	
Schedule I:	- : Your	Income			12/13
supplying correct informated and y	ation. If you your spous m. On the to	are married and not f e is not filing with you op of any additional pa	iling jointly, and your sp , do not include informat	ouse is living with yo tion about your spous	2), both are equally responsible for u, include information about your spo se. If more space is needed, attach a own). Answer every question.
Fill in your employment information.	nt		Debtor 1		Debtor 2 or non-filing spouse
If you have more than of attach a separate page information about additionable employers.	with	Employment status	☑ Employed □ Not employed		Employed Mot employed
Include part-time, seasonself-employed work.	onal, or				
Occupation may Include or homemaker, if it apple	e student	Occupation	Computer Tech.		
	ı	Employer's name	Defense Finance	And Accounting S	
	Ī	Employer's address	8899 East 56th Street	eet	Number Street
			Indianapolis, IN 4		City State ZIP Code
	ı	How long employed th	ere? <u>14 years</u>		
Part 2: Give Detai	ils About N	Monthly Income			
Estimate monthly inco		ne date you file this fo	rm. If you have nothing to	report for any line, writ	e \$0 in the space. Include your non-filing
'	spouse hav		yer, combine the information this form.	on for all employers for	that person on the lines
				For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross w deductions). If not paid		y, and commissions (balculate what the month		\$ 3,547.32	\$ 0.00

Official Form 6l Schedule I: Your Income page 1

0.00

\$ 3,547.32

0.00

0.00

3. Estimate and list monthly overtime pay.

4. Calculate gross income. Add line 2 + line 3.

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Debtor 1

Jessica L Martinez
First Name Middle Name

Name Last N

LastName

Case number (if known)

		For	Debtor 1	For Deb	otor 2 or	
Copy line 4 here	4.	\$	3,547.32	\$	0.00	
5. List all payroll deductions:						
5a. Tax, Medicare, and Social Security deductions	5a.	\$	512.82	\$	0.00	
5b. Mandatory contributions for retirement plans	5b.	\$	0.00	\$	0.00	
5c. Voluntary contributions for retirement plans	5c.	\$	23.88	\$	0.00	
5d. Required repayments of retirement fund loans	5d.	\$	214.44	\$	0.00	
5e. Insurance	5e.	\$	26.13	\$	0.00	
5f. Domestic support obligations	5f.	\$	0.00	\$	0.00	
5g. Union dues	5g.	\$	0.00	\$	0.00	
5h. Other deductions. Specify:	5g. 5h.		0.00	+ \$	0.00	
·		· -		· ·		
6. Add the payroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$	777.27	\$	0.00	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	2,770.05	\$	0.00	
8. List all other income regularly received:						
8a. Net income from rental property and from operating a business, profession, or farm						
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	1,300.00	\$	0.00	
8b. Interest and dividends	8b.	\$	0.00	\$	0.00	
8c. Family support payments that you, a non-filing spouse, or a dependence regularly receive		-				
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	0.00	\$	0.00	
8d. Unemployment compensation	8d.	\$	0.00	\$	0.00	
8e. Social Security	8e.	\$	0.00	\$	0.00	
8f. Other government assistance that you regularly receive						
Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	sf.	\$	0.00	\$	0.00	
		Φ.	0.00	•	2.00	
8g. Pension or retirement income	8g.	\$	0.00	\$	0.00	
8h. Other monthly income. Specify:	8h.	+\$	0.00	+\$	0.00	
9. Add all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$	1,300.00	\$	0.00	-
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$	4,070.05	\$	0.00	4,070.05
11. State all other regular contributions to the expenses that you list in Sched Include contributions from an unmarried partner, members of your household, you other friends or relatives.			ents, your roomn	nates, and	I	
Do not include any amounts already included in lines 2-10 or amounts that are r	not av	/ailable	to pay expense	s listed in	Schedule J.	
Specify:				_	11.	+ \$0.00_
12. Add the amount in the last column of line 10 to the amount in line 11. The Write that amount on the Summary of Schedules and Statistical Summary of Ce				-		\$_4,070.05
						Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form	orm?	•			_	
Yes. Explain:						

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Fill in this information to identify your case:			
Debtor 1 Jessica L Martinez			
First Name Middle Name Last Name	Check if this is:		
Debtor 2 (Spouse, if filing) First Name Middle Name Last Name	An amended fil	•	
United States Bankruptcy Court for the: Western District of Pennsylvania	A supplement sexpenses as of		petition chapter 13 date:
Case number(ff known)	MM / DD / YYYY		
(II KILOVNI)			because Debtor 2
Official Form 6J	maintains a sep	oarate housel	nold
Schedule J: Your Expenses			12/13
Be as complete and accurate as possible. If two married people are filing together, bo information. If more space is needed, attach another sheet to this form. On the top of (if known). Answer every question.			
Part 1: Describe Your Household			
1. Is this a joint case?			
No. Go to line 2. Yes. Does Debtor 2 live in a separate household?			
□ No□ Yes. Debtor 2 must file a separate Schedule J.			
2. Do you have dependents?	letiene bio te	D d ()-	Bara dans adentifica
Do not list Debtor 1 and Debtor 2. Dependent's re Debtor 1 or Debtor 1 or Debtor 1 or Debtor 2.	•	De pendent's age	Does dependent live with you?
Do not state the dependents' names.			□ No □ Yes
			□ No
			☐ Yes
			□ No □ Yes
			│
			□ No
			Yes
3. Do your expenses include expenses of people other than yourself and your dependents?			
Part 2: Estimate Your Ongoing Monthly Expenses			
Estimate your expenses as of your bankruptcy filing date unless you are using this fo	orm as a supplement in a	Chapter 13 c	ase to report
expenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Schedule</i> applicable date.		-	-
Include expenses paid for with non-cash government assistance if you know the value	e of	Vaur avna	200
such assistance and have included it on Schedule I: Your Income (Official Form 6I.)		Your expe	nses
 The rental or home ownership expenses for your residence. Include first mortgage p any rent for the ground or lot. 	ay ments and 4.	\$610	0.00
If not included in line 4:			
4a. Real estate taxes	4a.	T	00
4b. Property, homeowner's, or renter's insurance	4b.	,	.00
4c. Home maintenance, repair, and upkeep expenses	4c.	\$ 0.	00
4d. Homeowner's as sociation or condominium dues	4d.	\$ 0.	00

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Debtor 1

Jessica L Martinez
First Name Middle Name

Last Name

Case number (if known)_

		Yo	ur expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$	0.00
6. Utilities:			
6a. Electricity, heat, natural gas	6a.	\$	185.00
6b. Water, sewer, garbage collection	6b.	\$	0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	230.00
6d. Other. Specify:	6d.	\$	0.00
7. Food and housekeeping supplies	7.	\$	250.00
8. Childcare and children's education costs	8.	\$	0.00
9. Clothing, laundry, and dry cleaning	9.	\$	70.00
Personal care products and services	10.	\$	35.00
Medical and dental expenses	11.	\$	0.00
 Transportation. Include gas, maintenance, bus or train fare. Do not include car pay ments. 	12.	\$	275.00
3. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	110.00
4. Charitable contributions and religious donations	14.	\$	0.00
 Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 			
15a. Life insurance	15a.	\$	0.00
15b. Health insurance	15b.	\$	0.00
15c. Vehicle insurance	15c.	\$	172.00
15d. Other insurance. Specify:	15d.	\$	0.00
Specify:	16.	\$	0.00
7. Installment or lease payments:			
17a. Car payments for Vehicle 1	17a.	\$	530.00
17b. Car payments for Vehicle 2	17b.	\$	0.00
17c. Other. Specify:	17c.	\$	0.00
17d. Other. Specify:	17d.	\$	0.00
 Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I). 	18.	\$	0.00
9. Other payments you make to support others who do not live with you.		\$	0.00
Specify:	19.	-	
Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Incom	ne.		
20a. Mortgages on other property	20a.	\$	1,050.00
20b. Real estate taxes	20b.	\$	0.00
20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
20d. Maintenance, repair, and upk eep expenses	20d.	\$	350.00
20e. Homeowner's association or condominium dues	20e.	\$	0.00

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Debtor 1	Jessica L Martinez First Name Middle Name Last Name Case numb	er (if known)				
21. Oth	er. Specify: Auto Repair And Maintenance	21.	+\$	85.00		
	r monthly expenses. Add lines 4 through 21. result is your monthly expenses.	22.	\$	3,972.00		
23. Calc ı	ulate your monthly net income.					
23a.	Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	4,070.05		
23b.	Copy your monthly expenses from line 22 above.	23b.	-\$	3,972.00		
23c.	Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c.	\$	98.05		
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No.						
□ Y						

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(If known)

IN RE Martinez, Jessica L

Document

Case No. _

Debtor(s)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ 18 sheets, and that they are

true and correct to the best of my knowl	edge, information, and belief.
Date: December 9, 2014	Signature: /s/ Jessica L Martinez
	Jessica L Martinez
Date:	Signature:(Joint Debtor, if a
	[If joint case, both spouses must sign
DECLARATION AND SIGNAT	URE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
compensation and have provided the debtor and 342 (b); and, (3) if rules or guidelines	I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document from the with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(b) have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable to debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting section.
Printed or Typed Name and Title, if any, of Bankr If the bankruptcy petition preparer is not a responsible person, or partner who signs the	n individual, state the name, title (if any), address, and social security number of the officer, principe
Address	
Signature of Bankruptcy Petition Preparer	Date
Names and Social Security numbers of all oth is not an individual:	ner individuals who prepared or assisted in preparing this document, unless the bankruptcy petition prepar
If more than one person prepared this documents	ment, attach additional signed sheets conforming to the appropriate Official Form for each person.
A bankruptcy petition preparer's failure to c imprisonment or both. 11 U.S.C. § 110; 18	comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines $U.S.C.\$ § 156.
DECLARATION UNDER F	PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP
I, the	(the president or other officer or an authorized agent of the corporation or
	ebtor in this case, declare under penalty of perjury that I have read the foregoing summary arts (total shown on summary page plus 1), and that they are true and correct to the best of n
Date:	Signature:
	(Print or type name of individual signing on behalf of debt

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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United States Bankruptcy Court Western District of Pennsylvania

IN RE:	Case No
Martinez, Jessica L	Chapter 7
Debtor(s)	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101(2),(31).

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

35,345.00 2014- Defense Finance and Accounting

41,105.00 2013- Defense Finance and Accounting

38,647.00 2012- Defense Finance and Accounting

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

-166.00 2013- rental income

-24,823.00 2012- rental income

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3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR USAA Federal Savings Bank P.O. Box 47504 San Antonio, TX 78265	DATES OF PAYMENTS Aug., Sept., Oct. 2014	AMOUNT PAID 1,590.00	AMOUNT STILL OWING 21,301.00
Nationstar Mortgage LLC P.O. Box 199111 Dallas, TX 75219-0000	Aug., Sept., Oct. 2014	3,150.00	145,948.00
USAA Savings Bank PO Box 33009 San Antonio. TX 78265-0000	Aug., Sept., Oct. 2014	650.00	9,892.00

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,255.* If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

st Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER **Mercedes Benz Financial** P.O. Box 961

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN January 2014

DESCRIPTION AND VALUE OF PROPERTY 2010 Mercedes 350

6. Assignments and receiverships

Roanoke, TX 76262

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Paul M. Daniels And Associates 2403 Sidney Street Suite 250B Pittsburgh, PA 15203

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR Nov. 2014

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 1,315.00

10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR **Wells Fargo Home Mortgage** P.O. Box 10335 Des Moines, IA 50306 mortgagee

DATE Jan. 2013 DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED 127 Winchester Way, Crestview, FL 32539 (deed in lieu; no funds received)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

 \checkmark

15. Prior address of debtor

None If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS
3 Rue D Etratat, Destin, FL

NAME USED

DATES OF OCCUPANCY

Moved in September 2012

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

ne b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: December 9, 2014	Signature /s/ Jessica L Martinez of Debtor	Jessica L Martinez
Date:	Signature of Joint Debtor (if any)	
	ocntinuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

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Document	Page 34 of 37
United States B	ankruptcy Court
Western Distri	ct of Pennsylvania

IN	RE:	Case No		
Ma	artinez, Jessica L	Chapter 7		
	•	btor(s)		
	DISCLOSURE (OF COMPENSATION OF ATTORNEY FOR DEBTOR		
1.		ale 2016(b), I certify that I am the attorney for the above-named debtor(s) and that coptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of ollows:		
	For legal services, I have agreed to accept		\$	1,315.00
	Prior to the filing of this statement I have received		\$	1,315.00
	Balance Due		\$	0.00
2.	The source of the compensation paid to me was:	✓ Debtor ☐ Other (specify):		
3.	The source of compensation to be paid to me is:	Debtor Other (specify):		
4.	I have not agreed to share the above-disclosed	compensation with any other person unless they are members and associates of my l	aw firm.	
	I have agreed to share the above-disclosed cortogether with a list of the names of the people	npensation with a person or persons who are not members or associates of my law f sharing in the compensation, is attached.	irm. A copy	of the agreement,
5.	In return for the above-disclosed fee, I have agreed	to render legal service for all aspects of the bankruptcy case, including:		
	b. Preparation and filing of any petition, schedulec. Representation of the debtor at the meeting of	d rendering advice to the debtor in determining whether to file a petition in bankruptoes, statement of affairs and plan which may be required; creditors and confirmation hearing, and any adjourned hearings thereof; reedings and other contested bankruptey matters;	y;	
6.	By agreement with the debtor(s), the above disclose Debtor shall pay \$190 per hour for re	ed fee does not include the following services: presentation in adversary proceedings and other contested m	atters.	
	certify that the foregoing is a complete statement of a	CERTIFICATION any agreement or arrangement for payment to me for representation of the debtor(s) i	n this bankru	ptcy
'				
-	December 9, 2014	/s/ Paul M. Daniels, Esq. 25803		

Paul M. Daniels, Esq. 25803 Paul M. Daniels and Associates 2403 Sidney Street Suite 250B Pittsburgh, PA 15203 (412) 381-8809 Fax: (412) 381-4594 paul @pauldanielslaw.com

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Western District of Pennsylvania

IN RE:		C	ase No
Martinez, Jessica L		C	Chapter 7
Debto			•
CHAPTER 7 INDI	VIDUAL DEBTO	R'S STATEMENT OF	INTENTION
PART A – Debts secured by property of the estate. Attach additional pages if necessary.)	state. (Part A must be	fully completed for EACH	debt which is secured by property of the
Property No. 1			
Creditor's Name: Nationstar Mortgage LLC		Describe Property Secu single family residence	
Property will be (check one): ☐ Surrendered ✓ Retained			
If retaining the property, I intend to (check an Redeem the property Reaffirm the debt Other. Explain Retain and pay pursua		(for examp	le, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):		(for example	ie, avoid non doing 11 O.B.O. § 522(1)).
Claimed as exempt Not claimed as	exempt		
Property No. 2 (if necessary)			
Creditor's Name: Suntrust Bank		Describe Property Secu 2012 Nissan Armada (g	
Property will be (check one): ☐ Surrendered Retained If retaining the property, I intend to (check and Redeem the property) ☐ Reaffirm the debt ✓ Other. Explain Retain and pay pursua		(for example	le, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): Claimed as exempt Not claimed as		(for example	ic, avoid hell using 11 0.5.c. § 522(1)).
PART B – Personal property subject to unexpiradditional pages if necessary.)	red leases. (All three c	olumns of Part B must be co	ompleted for each unexpired lease. Attach
Property No. 1			
Lessor's Name: Volus McKenna	Describe Leased I residential lease	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ✓ Yes ☐ No
Property No. 2 (if necessary)	7		
Lessor's Name:	Describe Leased Property:		Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): Yes No
1 continuation sheets attached (if any)			
declare under penalty of perjury that the personal property subject to an unexpired l	_	intention as to any prope	rty of my estate securing a debt and/or
Date: December 9, 2014	/s/ Jessica L Martin	ez	
·	Signature of Debtor	-	

Signature of Joint Debtor

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

(Continuation Sheet)

PART A – Continua	tion
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Continuation sheet ___1 of ___1

Property No. 3					
Creditor's Name: USAA Federal Savings Bank		Describe Property Secur 2012 Dodge Charger (go			
Property will be (check one): ☐ Surrendered ▼ Retained					
If retaining the property, I intend to (check at ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain Retain and pay pursuan		(for example	e, avoid lien using 11 U.S.C. § 522(f)).		
Property is (check one): ☐ Claimed as exempt ✓ Not claimed as e	xempt				
Property No.					
Creditor's Name:		Describe Property Secur	ing Debt:		
Property will be (check one): Surrendered Retained					
If retaining the property, I intend to (check at Redeem the property Reaffirm the debt Other. Explain	least one):	(for example	e, avoid lien using 11 U.S.C. § 522(f)).		
Property is (check one): Claimed as exempt Not claimed as exempt					
Property No.					
Creditor's Name: Describe Property Securing Debt:					
Property will be (check one): Surrendered Retained					
If retaining the property, I intend to (check at a Redeem the property Reaffirm the debt Other. Explain	Reaffirm the debt				
Property is (check one): Claimed as exempt Not claimed as e	xempt				
PART B – Continuation					
Property No.					
Lessor's Name:	Describe Leased l	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No		
Property No.					
Lessor's Name:	Describe Leased l	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No		

Capital One PO Box 30253 Salt Lake City, UT 84130

Capital One Bank PO Box 30281 Salt Lake City, UT 84130

Discover Bank P.O. Box 15316 Wilmington, DE 19850

Mercedes Benz Financial P.O. Box 961 Roanoke, TX 76262

Nationstar Mortgage LLC P.O. Box 199111 Dallas, TX 75219

Suntrust Bank P.O. Box 85526 Richmond, VA 23285

USAA Federal Savings Bank 20750 W IH 10 USAA Bldg P3 East San Antonio, TX 78288

USAA Savings Bank PO Box 33009 San Antonio, TX 78265

Wells Fargo Home Mortgage P.O. Box 10335 Des Moines, IA 50306